

Information to identify the case:

Debtor 1	<u>Saniye F. Muftuoglu</u>	Social Security number or ITIN	xxx-xx-2570
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-10833-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Saniye F. Muftuoglu

6/5/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Saniye F. Muftuoglu
DebtorCase No. 20-10833-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Saniye F. Muftuoglu, 295 Gemini Dr. Unit 3B, Hillsborough, NJ 08844-4976
 aty +McManimon, Scotland & Baumann, LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
 cr +Specialized Loan Servicing LLC as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
 cr +The Meadows Condominium Association, Inc., Cutolo Barros LLC, 46-50 Throckmorton Street,
 Freehold, NJ 07728-1973
 518667199 +Deha Peker, 16 Manor Drive, Hillsborough, NJ 08844-1420
 518667200 First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
 518667204 +Lyons, Doughty & Veldhuis, 136 Gaither Dr, Suite 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 518762477 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge St Stop Code 3129,
 Omaha, NE 68197)
 518667206 +Regional Cancer Care Associates, PO Box 849, Morris Plains, NJ 07950-0849
 518667208 +Robert Wood Johnson Univ. Hospital, PO Box 903, Oceanport, NJ 07757-0903
 518667209 +Rubin & Rothman, LLC., 1787 Veterans Highway, Suite 32, P.O. Box 9003,
 Islandia, NY 11749-9003
 518667210 Rutgers Health, PO Box 829650, Philadelphia, PA 19182-9650
 518667211 Specialized Loan Servicing, PO Box 636005, Littleton, CO 80163-6005
 518667212 State of New Jersey, Division of Taxation, CN-249, Trenton, NJ 08625
 518667213 +The Meadows Condominium Assoc., c/o Access Property Management, 4 Walter E.Foran Blvd.,
 Flemington, NJ 08822-4664
 518738763 +The Meadows Condominium Association, Inc., c/o Cutolo Barros LLC, 46-50 Throckmorton Street,
 Freehold, NJ 07728-1973
 518667214 University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518667195 E-mail/Text: ebn@americollect.com Jun 06 2020 03:30:46 Americollect, Inc.,
 1851 S. Alverno Rd., Manitowoc, WI 54221-1566
 518667196 EDI: BANKAMER.COM Jun 06 2020 06:23:00 Bank of America, PO Box 982234,
 El Paso, TX 79998-2234
 518667197 EDI: BANKAMER.COM Jun 06 2020 06:23:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 518667198 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., PO Box 6492,
 Carol Stream, IL 60197-6492
 518757806 +EDI: AIS.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 518841478 EDI: Q3G.COM Jun 06 2020 06:23:00 Department Stores National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 518667201 EDI: IIC9.COM Jun 06 2020 06:23:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
 518667202 EDI: IRS.COM Jun 06 2020 06:23:00 Internal Revenue Service,
 Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
 518667205 +EDI: TSYS2.COM Jun 06 2020 06:23:00 Macy's, PO Box 8053, Bankruptcy Processing,
 Mason, OH 45040-8053
 518667207 +E-mail/Text: rwjebn@rwjbh.org Jun 06 2020 03:31:47 Robert Wood Johnson Univ. Hospital,
 379 Campus Dr., 2nd Fl., Somerset, NJ 08873-1161
 518667596 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518667215 EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518667203* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures,
 955 So. Springfield Avenue, Springfield, NJ 07081)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
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Page 2 of 2
Total Noticed: 31

Date Rcvd: Jun 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Andrea Dobin on behalf of Trustee Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for
MEB LOAN TRUST IV bk@stewartlegalgroup.com
Hubert C. Cutolo on behalf of Creditor The Meadows Condominium Association, Inc.
hcutolo@cutolobarros.com, ecourts@cutolobarros.com
Michael McLaughlin on behalf of Debtor Saniye F. Muftuoglu mmclaughlin@mmcllaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7